

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Paul C. Hopkins
 Paul C. Hopkins
 Debtors

Case No. 17-16501-jkf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 22

Date Rcvd: Jan 05, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 07, 2018.

db +Paul C. Hopkins, MAILING ADDRESS:, PO BOX 56030, Philadelphia, PA 19130-6030
 db +Paul C. Hopkins, 3149 Gilham Street, Philadelphia, PA 19149-3125
 13990592 +Attn: Exeter Finance LLC Dept, c/o Alka Tawar, Ascension Capital Group, P.O. Box 165028, Irving, TX 75016-5028
 13988418 +Citibank, Po Box 790040, Saint Louis, MO 63179-0040
 13988420 +Executive Credit Manag, 4 Waterloo Rd, Stanhope, NJ 07874-2653
 13988421 +First Data, 5565 Glenridge, Connector NE Ste 2000, Atlanta, GA 30342-1335
 13988423 Jordan W. Felzer, Esquire, 435 Devon Park Drive, Suite 500, Southeastern, PA 19399
 13988426 ++NATIONWIDE INSURANCE, SERVICE OF PROCESS TEAM, THREE NATIONWIDE PLAZA, MAIL CODE 3-11-310, COLUMBUS OH 43215-2410
 (address filed with court: Nationwide Bank, 1 Nationwide Plz, Columbus, OH 43215)
 13988425 +Nationstar Mortgage LLC, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr

EDI: BTPDERSHAW.COM Jan 06 2018 01:03:00 TERRY P. DERSHAW, Dershaw Law Offices, P.O. Box 556, Warminster, PA 18974-0632
 smg E-mail/Text: bankruptcy@phila.gov Jan 06 2018 01:12:01 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 06 2018 01:11:51 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13988414 +EDI: AMEREXPR.COM Jan 06 2018 01:03:00 Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
 13988416 EDI: BANKAMER.COM Jan 06 2018 01:03:00 Bank Of America, Po Box 982238, El Paso, TX 79998
 13988417 +EDI: CHASE.COM Jan 06 2018 01:03:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
 13988419 +EDI: DISCOVER.COM Jan 06 2018 01:03:00 Discover Financial, Po Box 3025, New Albany, OH 43054-3025
 13988422 +EDI: IRS.COM Jan 06 2018 01:03:00 Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
 13988424 +EDI: CBSKOHL.S.COM Jan 06 2018 01:03:00 Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
 13988785 +EDI: PRA.COM Jan 06 2018 01:03:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14011607 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 06 2018 01:11:34 Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946
 13988427 +EDI: SECONDRound.COM Jan 06 2018 01:03:00 Second Round, LP, Po Box 41955, Austin, TX 78704-0033
 13988428 EDI: TDBANKNORTH.COM Jan 06 2018 01:03:00 Td Banknorth, Attn: Bankruptcy, Po Box 1190, Lewiston, ME 04243

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

smg* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
 13988415* +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 07, 2018

Signature: /s/Joseph Speetjens

District/off: 0313-2

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 4, 2018 at the address(es) listed below:

BRAD J. SADEK on behalf of Debtor Paul C. Hopkins brad@sadeklaw.com, bradsadek@gmail.com
MARTIN A. MOONEY on behalf of Creditor TD BANK, N.A. tshariff@schillerknapp.com,
ahight@schillerknapp.com; kcollins@schillerknapp.com
MATTEO SAMUEL WEINER on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
bkgroup@kmlawgroup.com
TERRY P. DERSHAW td@ix.netcom.com, PA66@ecfcbis.com; 7trustee@gmail.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	Paul C. Hopkins	Social Security number or ITIN	xxx-xx-6774
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	Paul C. Hopkins	Social Security number or ITIN	xxx-xx-6774
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 17-16501-jkf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Paul C. Hopkins

Paul C. Hopkins

1/4/18

By the court: Jean K. FitzSimon
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.